IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appln. No.	:	10/680,020	Confirmation No. 4737
Applicants	:	Carroll et al.	
Filed	:	October 7, 2003	
Title:		SYSTEM AND METHOD FOR UPDATING MERCHANT PAYMENT DATA	
Art Unit	:	3691	
Examiner	:	Campen, Kelly Scaggs	
Docket No.	:	013647.00013	
Customer No.	:	33649	

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

RESPONSE TO FINAL OFFICE ACTION

Dear Sir

In response to the Final Office Action mailed on February 2, 2009, Applicants respectfully submit the following arguments and amendments in the above-referenced application, and request entry thereof to place the application in condition for allowance.

Amendments to the Abstract begin on page 2 of this paper.

Amendments to the claims are reflected in the listing of claims that begins on page 3 of this paper.

Remarks begin on page 7 of this paper.

Conclusion begins on page 8 of this paper.